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PTO/SB/21 (07-06) Approved for use through 09/30/2009, OMB 0851-0031
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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE PATENT EXAMINING OPERATION

Applicant:

Michele DuPhily

S Group Art Unit: 3693

Serial No. 09/832,304

S Examiner: Daniel Felton

S Filed: 04/10/2001

S Atty. Dkt. No.: MlcroD-01

S Confirmation No. 4100

For: Virtual Cashler I-Card

## RESPONSE TO OFFICE ACTION

Honorable Commissioner of Patents and Trademarks Alexandria, Virginia

SIR:

This paper is presented in response to the Office Action mailed July 03, 2006. The Examiner has rejected the claims 1 through 5 of the subject application under 35 USC §102 as anticipated by Elgamal 6,138,107.